

IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF OREGON

SCOTT WILLIAMS,

Plaintiff,

1:12-cv-2034-CL

v.

ORDER

NCB MANAGEMENT SERVICES, INC.,

Defendant.

PANNER, District Judge:

Magistrate Judge Mark D. Clarke filed a Report and Recommendation (#17), and the matter is now before me. See 28 U.S.C. § 636(b)(1)(B), Fed. R. Civ. P. 72(b). Plaintiff filed objections to the report. Accordingly, I have reviewed the file of this case *de novo*. See 28 U.S.C. § 636(b)(1)(c); McDonnell Douglas Corp. v. Commodore Bus. Mach., Inc., 656 F.2d 1309, 1313 (9th Cir. 1981).

I conclude the report is correct. Plaintiff argues the declaration of Ralph Liberio is an "incomplete document" and

should be disregarded. Liberio's declaration, however, is sufficient to demonstrate there is no dispute of material fact as to whether defendant obtained plaintiff's credit report pursuant to a review or collection of plaintiff's account. As noted in the report, the Fair Credit Reporting Act allows a debt collector to obtain a credit report to review or collect on a consumer's credit transaction. 15 U.S.C. § 1681(a)(3)(A).

CONCLUSION

Magistrate Judge Clarke's Report and Recommendation (#17) is adopted. Defendant's motion for summary judgment (#5) is GRANTED.

IT IS SO ORDERED.

DATED this 17 day of April, 2013.

A handwritten signature in black ink, reading "Owen M. Panner", is written over a horizontal line.

OWEN M. PANNER
U.S. DISTRICT JUDGE